

**REMARKS**

As shown in Fig. 2, Rangan discloses providing a personalized web page which presents the requesting subscriber with website URLs or hyperlinks (e.g., LBC.com, MyBank.com, MyStocks.com, Myshopping.com, Mortgage.com and Airline.com), user names and encrypted passwords. Rangan does not teach or suggest transmitting from a retrieval server, and displaying at an information terminal, both the names/addresses of the information providing sites and the detailed information regarding the similar services provided by the information providing sites, as claimed.